

# Kudumbashree- Perceptive

## Introduction

**K**udumbashree mission has been hailed as one of the most pioneering poverty eradication initiative sponsored by the government of Kerala that identifies empowerment of women as the best strategy for poverty alleviation.

### Mission statement:

*To eradicate absolute poverty in ten years through concerted **community action** under the leadership of **Local Governments**, by facilitating organization of poor for combining self-help with **demand led convergence** of available services and resources to tackle the **multiple dimensions and manifestation of poverty**, holistically”*

### Mission Logo



Logo : The symbolises three flowers indicating the economic empowerment, social empowerment and gender empowerment as the three pillars of the Kudumbashree

Kudumbashree : Word has translates to Prosperity of the family :

Kudumba: family

Shree: prosperity

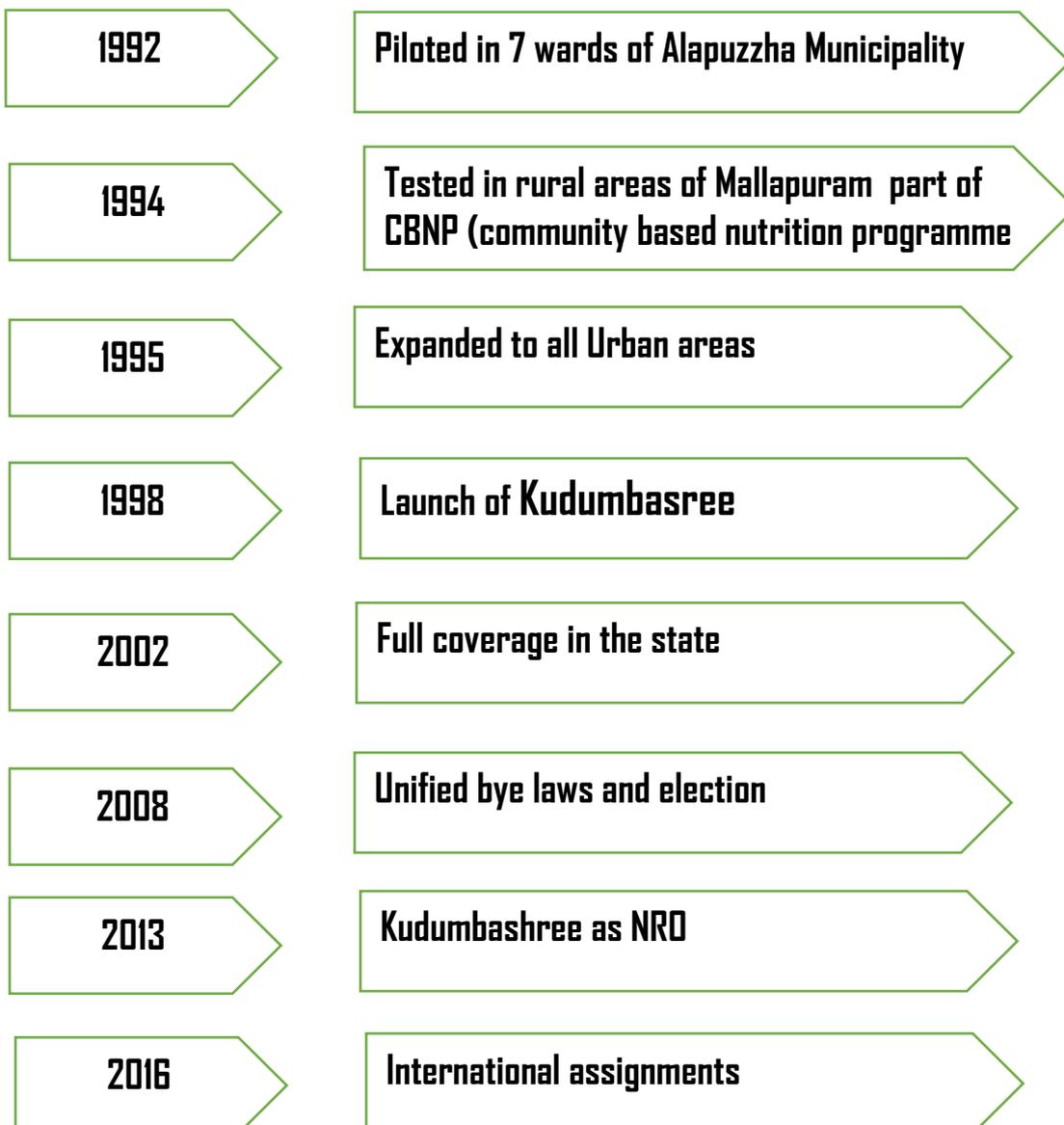
## History and Evolution

Kudumbashree, the poverty Eradication Mission for the Indian state of Kerala was established in the year of 1998. However, the approaches and the pilots were initiated during the year of 1992 itself. Through this kudumbashree has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro-enterprise development, and integrally linked to local self-government institutions.

In many aspects, this Mission is unique to Kerala, aiming to tackle the management of poverty in two specific ways:

- 1. It emphasizes poor people's involvement in their own 'uplift'.**
- 2. It directly links poverty alleviation programmes with participatory forms of governance.**

### Time line of Kudumbashree activity



## Community institutions and convergence with local governments

### Kudumbashree CDS Structure



#### The community structures

The Kudumbashree community network lies on the foundation of a three-tier structure, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level

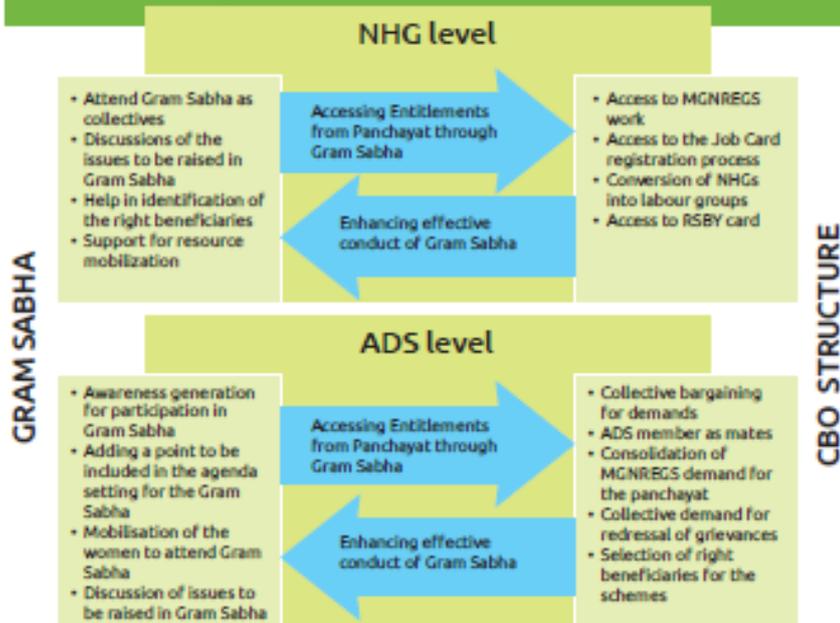
#### Interface of the three tiers of the CBO with the Gram Sabha and Panchayat

The CBO through its structured network has an interface with the panchayat, where NHG, ADS and CDS aggregate their needs, prepare demand plans and present it to the panchayat; and also support the panchayat in improving its governance mechanism and outreach. Gram Sabha provides a foundation to this interface, where both the institutions meet each other. Gram Sabha is the constitutional democratic platform where people from the community and the panchayat make a direct and regular interface with each other. The community based organization through its structure at the NHG, ADS and CDS level help in the mobilization of the Gram Sabha. The CBO network acts as an effective tool for the efficient functioning and conduct of the Gram Sabha. Also, the Kudumbashree women through their effective participation in Gram Sabha, raise their various demands and needs in the Gram Sabha, and get to access various rights and entitlements.

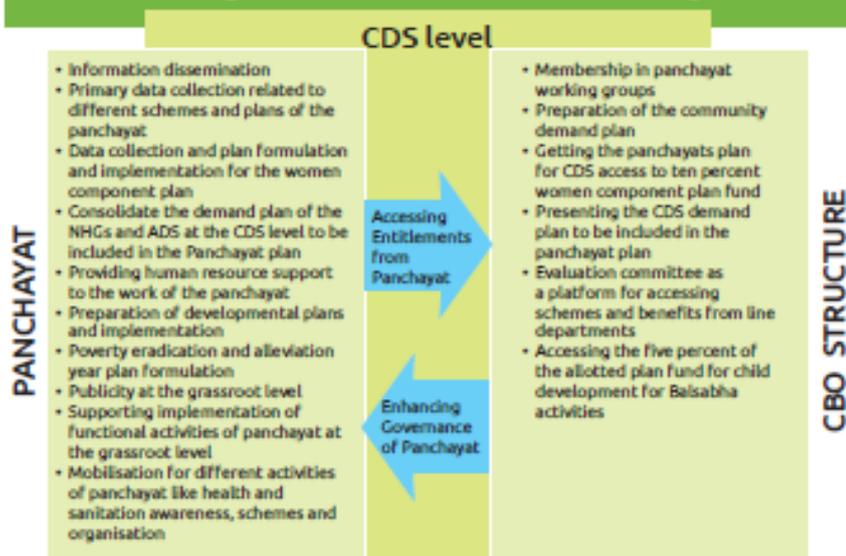
#### Anti-Poverty Sub-Plan

The aspirations of the poor along with their genuine demands voiced out in the NHG meetings form the “micro-plans”, and will be scrutinized and prioritized to form a mini-plan at the level of ADS. After consolidating the mini-plans by judicious prioritization process at the level of CDS, the “CDS Plan” is formed which is also the “anti-poverty sub-plan” of the Local Self Government. Preparation of micro, mini and CDS plans facilitate the poor to participate in planning process as a major stakeholder. The local body monitors the implementation of the plan and thereby proper linkage, coupled with autonomy is ensured in the CDS system.

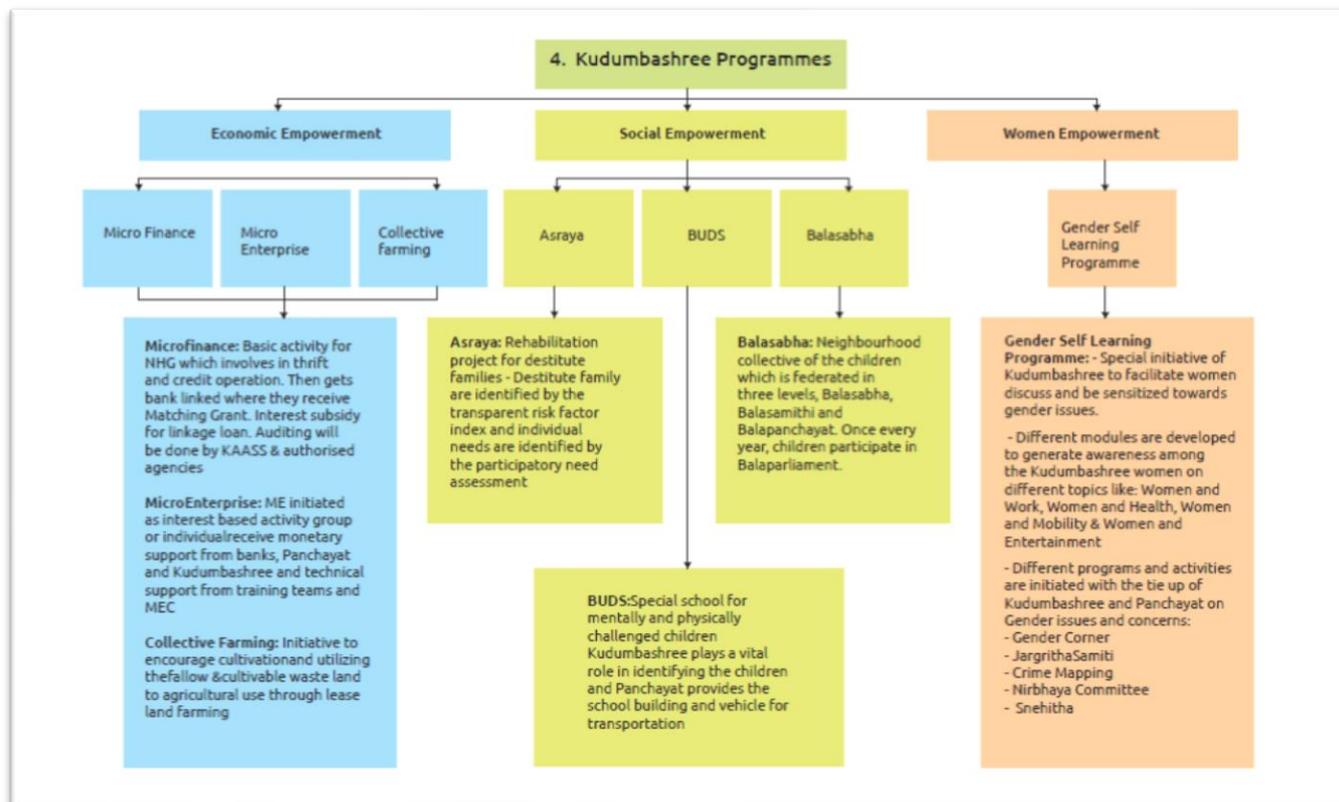
## Strengthening Gram Sabha at Household and Ward Level



## Working of federation with Gram Panchayat



## Kudumbashree: Programme Domains



The major programme domains of the Kudumbashree has categorised into

- Organisation strengthening
- Local economic empowerment activity
- Social development
- Women empowerment
- Consulting and knowledge sharing
- Special focus projects for Attapady and Tribal areas

### **Organisation strengthening**

Forms the one of the major activities of kudumbashree leading to capacity building and **strengthening of the community-based organisation**. Under this domain, major focus are provided on ensuring **collective activity and adherence to the established rules and bye law of the organisation**

**Elections and rotation of the leadership are under taken** under the aegis of this domain leading better communitisation of the activity of the Kudumbashree

Through this domain **convergences are ensured with the Panchyats**, are created for ensuring better funds flows and a **monitoring architecture respecting the autonomy of the CDS**

For the present FY 2018-19, **Rs 112 crore** has been leveraged through the convergence

*Over the years the community organisation has evolved to institutions catering to the local demands and issues outside the ambit of organisation strengthening as reflected in the voluntarism reflected in establishment of house for the house less through a voluntary scheme known as Snehavedu, developed by the community themselves*

### **Local economic development**

**Revitalising the local economy** by adequate credit and support environment such that the **local economy are robust to provide the livelihoods as demanded by the community**. Under this domain microfinance activity forms one major component through which the **saving and credit activity of the women are enhanced**, to create an ecosystem of **credit worthiness leading better availability of funds** for the women, even in rural areas

Microfinance activity

- 3000 crore of internal thrift amount generated from the women
- 14,000 Crore of bank loan provided to community with Zero collateral, and repayment status of more than 98%
- 5000 Crore of internal loan
- 2017-18 FY, 1500 crore of bank loans provided
- Digitalisation of the transaction initiated at the community level to ensure better transparency

Livelihood development

Livelihood enhanced of the members have been considered as a logical supplement of the thrift and credit programme that could generate income, lead to better performance in thrift, and bring about an overall improvement.

The present strategy of Kudumbashree is that entrepreneurship should increase the per capita income of beneficiaries so that it leads to an improvement in their living standards. **The first peculiarity of Kudumbashree enterprises is that a wide variety can be seen among them.**

**Second, enterprises can be seen that are involved in different sectors such as production, service and wage employment programmes.**

**Third, every enterprise has developed to meet a local demand, a social demand or some other opportunity that has evolved in the ongoing process.**

The needs of other government departments, social needs and also the economic needs of the poor are taken care of in the enterprise development process.

**Fourth, it is all Local Economic Development.** The needs/ demands of the local community, participation of the society in meeting these needs/demands, and utilization of locally available resources such as natural, human and financial resources are incorporated in every project wherever possible.

Finally, **the role of convergence.** The integration of various departments, LSGs, the Kudumbashree network and private partners are encouraged wherever possible

1. Micro enterprises activity
  - 15000 micro enterprises in production and service sector
  - 6000 new enterprises & Common facility centres in 2018-19
2. Agriculture activity
  - 60,000 JLG undertaking farming in 1.2 lakh acres of lease land
  - 15,000 Animal husbandry units
  - Broiler chicken production through Kerala chicken
  - Focus on value chain and market linkages, through the establishment of village markets

### **Women empowerment**

Kudumbashree have been working on a programme that aims at getting women to discuss the gender dimension of their issues. For this Kudumbashree **had to break the mould of thrift and credit based discussions** which alone were taking place in the NHG, apart from the odd health or other dissemination.

**Locally contextualised modules on issues such as women and work, women and health, women and mobility, women and entertainment are developed and deliberated in Neighbourhood Group meetings.** The different voices of women and their perceptions about the topics of discussion will be captured on a web-based portal accessible at the level of the village.

Awareness building programmes seem not to leave any sustained impact. It was felt therefore that a **learning process in which the women felt themselves to have a stake, and would be delivered not through trainings, but through discussions focusing on some aspect of their lives and livelihoods they could relate to, either through a story line, or through some other format- press cuttings, poems, skit etc.** had to be the mode of delivery.

The modules are developed on the basis **of topics that have implications on discrimination and violence.** Society is not complete without addressing the problems of women. The topics identified for the learning process include- **women and employment, women and health, women and environment, women and power structure, women and sexuality, women and education, women and media, women technology**

- Snehita as one stop centers in all districts adhering to addressing the issues of women
- Community counselling
- Vulnerability mapping – Project worth 60 crore has been generated by converging with the Panchayats

### **Social development**

In the mission of eradicating the poverty a need assessment was performed using the deprivation criteria. It was a unique survey compared to the conventional BPL survey performed. In the identification of poverty through the **deprivation criteria** the families shared their real life situations and problems which gave hither to unknown picture of poverty. It was revealed that **destitution and disability are the major challenges encountered by the community.** Kudumbashree thus initiated two major projects which are: Destitute identification and rehabilitation program **named Ashraya and Disability mainstreaming program namely BUDs.**

#### Ashraya

While implementing the poverty alleviation programmes, it was observed that the programmes implemented by the **Government and other agencies never reach the poorest of the poor population.** These people, who live in **utter distress and despair, constitute a very small number in the society, approximately the bottom two per cent of the total population.** The relevance of this domain has been attributed to quite a few reasons, the most important of which would be **the conscious decision to reach the sections of population that were untouched by the usual local self-government programmes, having transparent criteria for inclusion of the poor, understanding the concept of 'need' holistically, having had plans tailored to each family, convergence of existence schemes and services,** primacy being given to care and compassion more than solely material assistance, and continued support till the family is able to come out of destitution.

#### Disability

Kudumbashree through its involvement in families affected with disability views it as a **livelihood issues which perpetuates poverty.** Based on the interaction and results from field and community it has been observed that the burden of caring a disable child in the family often falls on the women of the family. This cripples the avenues of the women to seek livelihood for themselves or support the family in terms of income. Addressing this issue, **Kudumbashree creates spaces which cares for the disabled in most appropriate and**

**scientific process, under the guidance of the trained staff and by converging with the local self-governments**

- 163 existing buds school + 200 new buds school
- 1,64,600 families identified under the destitute free Kerala project (Ashraya)
- 3 Lakh Balasabha members
- Special tribal inclusion and livelihoods projects in Attapady
  - 121 ooru samithi and 600 NHG formed with 9300 members
  - Bridge course to teach health and hygiene in 121 ooru
  - Bridge school to address school drop outs
  - Labour bank for youth – 6000 identified
  - Revived the traditional agriculture

**National resource organisation**

Acknowledging the development paradigm of the Kudumbashree, the community model of poverty eradication has been adopted **as best model in the country and has been scaled up in different states with in India**

Also Kudumbashree has bene approached **by different development agency**, like the **World bank, DFIF, USAID** for replicating the same model in Africa and Asian countries as model for poverty eradication

- MoU with 17 states (16 states and one UT)
- Major domains of work are PRI -CBO convergence and Micro enterprises development
- Projects in Azerbaijan and Uganda, interests from East Africa, Tajikistan, Uzbekistan
- More than 100 Crores mobilised through NRO activity in the different states

**Prominent features**

- **Nodal agency for 7 GoI Projects**
  - Yearly Projects
    - NRLM – 112.5 Cr
    - NULM – 25 Cr
  - Multi Year Projects
    - DDU -GKY – 600 Crore
    - MKSP- 70 Crore
    - SVEP – 220 Cr
    - NRO – 16 Cr
    - Attapady project – 55 Cr
  - On demand
    - PMAY – 2000 Cr

**Total funds to handled (GoI) = 3098 Cr**

## **Convergence with 30 Departments**

### ➤ **Haritha Kerala Mission**

- Haritha Karma Sena : 30000 Kudumbashree micro enterprises members selected
- Nurseries for sapling of 1 Crore planting during the June 5
- Campaigns like Arogyajagratha for house hold visits
- Swap shop , green protocol businesses

### ➤ **Life mission**

- Survey of 15 Lakh homes and data entry including software development
- Data analysis prioritising as per the risk factors
- Skilling ( both self-employment and wage employment )
- 103 Construction team and 89 material production team

### ➤ **Agriculture**

- 3 lakh women farmers
- Joint weekly markets with turn over of 3 crore rupees
- HortiCorp – sales opportunity and value additions
- Rice branding
- Labour Army

### ➤ **Animal Husbandry**

- Kerala Chicken – 1000 units of 1000 birds to produce broiler meat ( 487 units identified and 20 started)
- Animal Birth control programme (ABC) in 216 GP ( 1.5 Cr earned, 12000 dogs caught)
- New areas like Pet hostel, mobile operation theatre
- Convergences for meat stalls, processing centres and rendering units

### ➤ **Tribal**

- Community Kitchen in Attapady ( 10 Crore)
- MGNREGs :- payment of wages for tribal , 11 crores provided to Kudumbashree
- 3.5 Cr for special inclusion projects for tribal

- P. K Kalan Project- Micro plan preparations , 5 Crore for Alapuzzha, scale up in the state
- Livelihood project at Edamallakudi
- **Social justice**
  - State Gender Resource center established at Kudumbashree
  - 236 Nutrimix – Anganwadi THR provided through micro enterprises units
  - SHE Lodges and SHE Toilets operated through Kudumbashree units
- **Health**
  - Napkin supply to KMSCL worth 2 crore value
  - IEC for NRHM through the Rangashree units
  - Swathanam – life style disease diagnosis enterprises- 330 volunteers integrated with Ardhram mission
  - Aroyogajagrtha- House hold visit team
- **Industries**
  - Yuva weavers scheme for rejuvenating the weavers community
  - Over coats order for Hantex
  - Women clusters and CFC
- **MGNREGs**
  - CDS – Material Procurement
  - ADS- Act as the mate for the programme
  - Focus areas – Construction, brick making, rural haats, land development, Nursery
  - 4000 MGNREGs workers given skill training under DDU GKY
- **Coir**
  - 500 Coir units will be set up
  - Coir repair units of women
  - Units producing geo textiles
  - Handicraft units
- **Facility Management**
  - Kochin Metro – 710 women employed
  - **RCC, MCC, CUSAT**, -( Housekeeping and catering services)
  - Canteens in government offices and private institutions

➤ **Railways**

- National best model of convergence
- 40 railway parking management
- 5 waiting lounge management
- IRCTC Catering
- Ticket vending and reservations

➤ **Public relations**

- 40 exhibitions stalls in each district as part of the Government Anniversary
- IEC Campaigns

➤ **Civil supplies**

- Ration card data entry
- Running of PDS shop
- Sales arrangement through Supply CO
- Low cost canteens in each districts

➤ **Other convergences**

- E Seva – in 70 RTO offices
- PWD rest house management
- Sc livelihood activities – Café , Tourism package
- Lottery – Uniform stitching
- Survey – provide Surveyors
- Finance – Conduct of pension survey ( 35 lakh ) and special survey
- Tourism – Clean destination, responsible tourism
- Culture – Women culture team and Tie up with Kochi Muzhri Binalle
- Excise – Vimukthi -Anti liquor campaign
- Rubber board: Labour army in five places
- KASE- Skilling 2 Crore funds provided
- NORKA- Pravasi Survey and data entry

➤ **Convergence with LSGD**

- 112 crore of Panchyats funds earmarked for Kudumbashree projects
  - Other convergences
    - BUDS school
    - Destitute Free Kerala
    - Gender Resource centres
    - Counselling centres

- Vulnerability Mapping
- PMAY
- NULM She Lodges
- Fallow less villages
- Monthly Markets
- Vigilante groups

➤ **District or district level convergences**

- Use of unutilised building as canteen, training centres etc
- Sabrimala – mini café , anti-plastic campaigns, water supply
- Ernakulum : 5000 acre of land for paddy cultivation and processing
- Kasrogode : elderly support programme including house visits and companionships